

# SERVICE QUALITY AND COMPANY IMAGE ON CUSTOMER SATISFACTION

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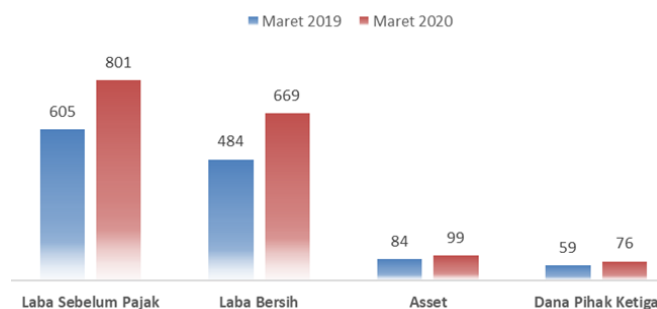
**Abstract.** The aim of this research is to prove the influence of service quality and company image on customer satisfaction at Bank Mega Depok Branch Office. The sampling method used in this research was non-probability sampling with purposive sampling technique, the number of samples taken in this research was 120 respondents. The research results prove that service quality and company image have a significant effect on customer satisfaction, so that the services provided in relation to products, services, people, processes and the environment are able to meet or exceed customer expectations. The better the quality of the service provided, the higher the customer satisfaction, as well as the company image seen as an overall cognitive and affective perception that can influence the level of customer satisfaction. The better the image given, the better the customer satisfaction of Bank Mega Depok Branch Office and supported by a good company image, the better the customer satisfaction.

**Keywords:** Company Image; Customer Satisfaction; Service Quality.

## 1. INTRODUCTION

The banking industry is one of the industrial sectors in Indonesia that is said to still show solid performance during the pandemic. Chairman of the Board of Commissioners of the Financial Services Authority (OJK), Santoso, said that the current condition of the banking industry is still maintained amid the Covid-19 pandemic. PT Bank Mega Tbk (Bank Mega) is one of the industry players in the banking sector that shows positive performance during this pandemic. This was because of the support of high capitalisation level and adequate liquidity despite banking intermediation under pressure in line with the slowing domestic economy. Bank Mega continued its positive performance record in Q1 2020.

Bank Mega's positive performance indicator at Pandemic  
Maret 2019 – Maret 2020

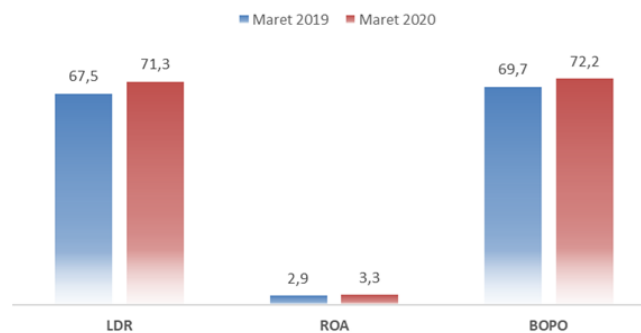


Source: Bank Mega (2020)

Figure. 1 Bank Mega's Positive Performance During Pandemic

In the explanation delivered by President Director of Bank Mega, Kostaman Thayib, Profit Before Tax grew by 32% from Rp605 billion in March 2019 period to Rp801 billion in March 2020 period. Meanwhile, Bank Mega's net profit in Q1 2020 was recorded at Rp669 billion or increased by 38% compared to the same period in 2019 of Rp484 billion. Bank Mega's positive performance record also occurred in asset growth, where there was an 18% growth from Rp84 trillion in March 2019 period to Rp99 trillion in March 2020 period. Third Party Funds increased from Rp59 trillion in March 2019 to Rp76 trillion in March 2020 or grew by 29% higher than the industry growth in February 2020 which was only 7.77%.

Bank Mega's positive performance indicator at Pandemic (%)  
Maret 2019 – Maret 2020



Source: Bank Mega (2020)

Figure 2. Bank Mega's Positive Performance During Pandemic

In terms of liquidity, Bank Mega had a strong condition as reflected in the LDR ratio of 67.5% lower than 71.3% in March 2019, indicating the large liquidity reserves owned by Bank Mega. Other financial ratios also recorded a good improvement, including ROA recorded at 3.3% up compared to 2.9% in March 2019, showing Bank Mega's ability to generate high profit in managing its assets. BOPO was 69.7% improved compared to 72.2% in March 2019, reflecting Bank Mega's efficiency in managing its operational activities. This figure was also better than the industry BOPO in February 2020 which was recorded at 83.60%. In terms of capital, Bank Mega's CAR reached 24.7%, showing Bank Mega's strong capital adequacy. Meanwhile, the industry CAR in February 2020 was recorded at 22.27% (CNBC Indonesia, 2020).

The rapid development of the business world encourages every company to anticipate intense competition. The right strategy is needed to face competition in order to survive in the market, especially for companies engaged in services or services. Companies engaged in services must be able to provide quality services so as not to lose customers in the long run. Quality service can be created if company management understands the factors that affect service quality, namely reliability, assurance, tangible, empathy, and responsiveness (Wijayanto, 2015: 40).

In general, Company Image is an evaluative assessment of the total perception of the corporation. If a company has a better image, then customers will have a higher willingness to use the company's products and services. Company Image is seen as an overall cognitive and effective perception in relation to Company Image, products and services, management concepts, and communication quality. Company Image can affect the level of customer satisfaction (Kuo & Tang, 2013).

Customer Satisfaction is the emotional response of post-consumption customers as a result of comparing the expected and actual performance received by them. Customer satisfaction is the result of cognitive and effective evaluations of the company and the product or service consumed. The better the evaluation given to the

company and the product or service, the higher the level of satisfaction the customer will have. Overall, customer satisfaction is indicated to be related to the quality of the product or service provided and the image owned by the company (Kuo and Tang, 2013: 515). In accordance with the background, problems in this research are (1) how does service quality effect customer satisfaction at Bank Mega Depok Branch Office? (2) how does company image effect customer satisfaction of Bank Mega Depok Branch Office? and how do service quality and company image effect on customer satisfaction of Bank Mega Depok Branch Office?

## **2. LITERATURE REVIEW**

### *2.1. Service Quality*

Service Quality is a measure of how well the level of service provided is able to match customer expectations (Lovelock, Wirtz, & Mussry, 2010). According to (Kotler & Armstrong, 2014) service quality is the level of excellence expected and control over that level of excellence to fulfil customer desires. Meanwhile, according to (Koeswara et al, 2017), it is stated that Service Quality is the expected level of excellence and control over that level of excellence to meet customer needs. In accordance with these definitions, it can be concluded that service quality is a dynamic condition for assessing the level of service excellence measures related to products, services, people, processes, and the environment that are expected to meet or exceed customer expectations. According to (Lovelock, Wirtz, and Mussry, 2010), service quality can provide several benefits, including: (a) excellent services (the value of services actually experienced exceeds consumers' expectations) or highly satisfying them are a basis for premium pricing. Companies that provide high satisfaction for their customers can set a significant price. (b) excellent service opens up opportunities for product and price diversification, for example, services that are differentiated according to the speed of service requested. (c) establishing customer loyalty. Loyal customers are not only potential for sales of existing products but also for new products from the company. (d) satisfied customers are a source of positive information about the company and its products for outsiders, and they can even become defenders of the company, especially in counteracting negative issues. (e) customers are a source of information for the company both in terms of marketing intelligence and service development for the company's products in general. (f) good quality means saving costs such as the cost of acquiring new customers, correcting mistakes, rebuilding the image because of default and so on. So maintaining existing customers through satisfactory service quality is very important. (g) service Quality that is adequately designed and implemented not only satisfies customers but also provides job satisfaction to employees. Employees can accept the demand to constantly satisfy customers, because in this way they can advance their financial situation and express themselves. For service businesses, the satisfaction of employees who deal directly with customers plays an important role in maintaining the quality image that is built.

### *2.2. Dimensions of Service Quality*

Dimension of services quality were divided by five aspects. The first is reliability aspect, according to (Wijayanto, 2015), this dimension is indicated by the ability of employees and companies to fulfil all their promises, both those promised through advertisements and promises made by frontliners and others. Then, this dimension is also shown by the company's ability to provide the right products and services the first time and (Cahyani, 2016) revealed that reliability is ability to provide promised service accurately and dependably, especially providing services on time, in the same way according to promised schedule and without making mistakes. Meanwhile, according to (Marlius, 2017) and (Putriani, 2014), reliability is related to the company's ability to

provide accurate service from the first time without making any mistakes and delivering its services according to agreed time. This dimension is very important for some customers, so they are willing to pay additional costs so that company conducts transactions as promised. In accordance with the definitions above, it can be concluded that reliability is the ability to provide services as promised immediately, precisely, accurately, satisfactorily and reliably without making mistakes.

The second is assurance aspects, (Wijayanto, 2015) revealed that assurance includes knowledge, ability, friendliness, politeness, and trustworthiness of personal contacts to eliminate consumer doubts and make them feel free from danger and risk. According to (Tjiptono, 2013) state that assurance, includes knowledge, competence, courtesy, and trustworthiness of employees, free from physical danger, risk, or doubt. According to (Griselda and Panjaitan, 2017) state that assurance or guarantee is the knowledge, friendliness, and ability of employees to generate customer trust in the company. In accordance with the definitions above, it can be concluded that assurance is the knowledge, courtesy, friendliness, competence and ability of employees to generate trust, free from physical danger, risk, doubt of customers to the company.

The third is physical appearance aspects (tangible), according to (Parasuraman, 1990) tangibles (physical display of services), namely the company's ability to show its existence to outsiders. The appearance and ability of physical facilities and infrastructure to change and the surrounding environment is tangible evidence of the services provided by the service provider. According to (Tjiptono, 2013) state that physical evidence (tangibles) includes physical facilities, equipment, employees and means of communication. Meanwhile, according to (Wijayanto, 2015), physical evidence (tangible), the availability of physical facilities, equipment and means of communication, and others that can and must exist in the service process. In accordance with the definitions above, it can be concluded that physical evidence (tangible) is the appearance and ability of physical facilities and infrastructure including equipment, communication equipment, physical appearance of services, employees as tangible evidence of services provided by service providers.

The fourth is empathy aspects, according to (Tjiptono, 2013) state that empathy, includes ease of establishing relationships, effective communication, personal attention, and understanding of the individual needs of customers. (Cahyani, 2016) state that empathy which includes the attitude of personal or company contacts to understand the needs and difficulties of consumers, good communication, personal attention, and ease of communication or relationships. Meanwhile, according to Griselda and (Panjaitan, 2017) empathy is individual attention provided by service providers so that customers feel important, valued, and understood by the company. In accordance with the above definitions, it can be concluded that empathy is an attitude of giving personal attention including ease of establishing relationships, effective communication, personal attention, and understanding customer needs as an effort to understand the needs and desires of customers so that customers feel important, valued, and understood by the company.

The fifth is response aspect (responsiveness), according to (Tjiptono, 2013), responsiveness, namely the desire and willingness of employees to help customers and provide services responsively. According to (Nugroho, 2018:18) responsiveness is the desire to help consumers and provide fast and valuable service. This dimension emphasises attention and speed in dealing with requests, questions, complaints and customer difficulties. Meanwhile, according to (Marlius and Putriani, 2019), responsiveness, namely the ability or desire of employees to help provide the services needed by consumers. In accordance with the definitions above, it can be concluded that responsiveness is about the desire, willingness, and ability to help and provide services needed quickly, precisely, clearly and valuably to customers who

emphasises attention and speed in dealing with customer requests, questions, complaints and difficulties.

### 2.3. *Company Image*

Company Image is the result of the customer's experience of consumption. Good impressions are translated through awareness which in turn will affect customer loyalty. Company Image is believed to be an important factor that determines customer intentions to recommend, repurchase, and show loyalty (Liat, Mansori, & Huei, 2014). Meanwhile, according to (Gregory, 2016), Company Image is a combination of impacts on observers from all verbal and visual components of the company whether planned or not or from the effect of other external elements. According to (Canton, 2016), Company Image is the impression, feeling, image of the community or public towards the company, an impression that is deliberately created from a product or service offered.

In accordance with the definition of the experts above, it can be concluded that Company Image is an impression that is embedded in the minds of customers in the company either in the quality of services or products provided, or in the company's good reputation in the customer environment. Company Image reflects the company's performance which is formed in the memory of consumers. Images of corporate social responsibility can have a positive effect on Company Image and in society. A company that is committed to economic development, ethics in the organization, supporting employees and their families, supporting non-profit groups and providing for community needs, has a much better image in the minds of the community than other companies (Pomering & Johnson, 2019).

### 2.4. *Customer Satisfaction*

According to Kotler, satisfaction is the level of a person's feelings after comparing the performance or results he feels compared to his expectations. Meanwhile, Wilkie defines it as an emotional response to the evaluation of the consumption experience of a product or service. Engel et.al state that customer satisfaction is an after-purchase evaluation where the alternatives chosen are at least equal to or exceed customer expectations, while dissatisfaction arises if the results (outcomes) do not meet expectations (Ambarwati, 2014). Engel (2017:112) revealed that customer satisfaction is an after-purchase evaluation where the selected alternative at least provides results (outcomes) equal to or exceeding customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations. Customer satisfaction as a post-purchase evaluation where the perception of the performance of the selected alternative product or service meets or exceeds expectations, then what happens is satisfaction (Santoso & Tjiptono, 2018). According to (Arif, 2015) satisfaction is the level of feeling where someone states the results of the comparison received with what is expected. In accordance with the explanation above, an illustration can be drawn that customer satisfaction is the level of feeling/emotional response as a form of post-purchase evaluation of consumption experience from the results of comparing product or service performance with the expectations of the product or service.

## 3. **RESEARCH METHODS**

The variables used in this research consist of three variables, namely service quality, company image and customer satisfaction. Service quality and company image variables are independent variables that effect customer satisfaction as the dependent variable. Population in this research are all customers who often make transactions at Bank Mega Depok Branch Office. Sampling method used in this research is non-probability sampling with purposive sampling technique. Thus, the

number of samples taken in this research were 120 respondents. Data collection was conducted using a questionnaire media to collect the information needed from data sources, in this case the research respondents. Data analysis techniques used in this research are validity test (criteria:  $r_{\text{count}} > r_{\text{table}}$ ), reliability test (criteria: cronbach's  $\alpha > 0.60$ ), classical assumption test, correlation coefficient analysis, multiple linear regression analysis, T test, anova test (F), determination test ( $R^2$ ).

#### 4. RESULTS AND DISCUSSION

##### 4.1. Validity Test and Reliability Test

The results of testing validity and reliability obtained results; (a) service quality, 14 valid and 10 invalid statements. This  $r_{\text{count}}$  value is then compared with the  $r_{\text{table}}$  value sig. 5% two-sided test of  $n = 30$ , then the  $r_{\text{table}}$  can be determined from  $df = n - 2 = 30 - 2 = 28$ ,  $r_{\text{table}}$  value of 28 is 0.361. Reliability test results for service quality variables are declared reliable. The results of analysis contained in the Table 1, an Alpha value is 0.943,  $0.943 > 0.60$ , it can be concluded that the statements of service quality are reliable.

Table 1. Service Quality Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.943	24

Source: Data processed

The results of testing validity and reliability obtained results; (b) company image, all the statements are valid. This  $r_{\text{count}}$  value is then compared with the  $r_{\text{table}}$  value sig. 5% two-sided test of  $n = 30$ , then the  $r_{\text{table}}$  can be determined from  $df = n - 2 = 30 - 2 = 28$ ,  $r_{\text{table}}$  value of 28 is 0.361. Reliability test results for company image variables are declared reliable. The results of analysis contained in the Table 2, an Alpha value is 0.825,  $0.825 > 0.60$ , it can be concluded that the statements of company image are reliable.

Table 2. Company Image Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.825	6

Source: Data processed

The results of testing validity and reliability obtained results; (c) customer satisfaction, all the statements are valid. This  $r_{\text{count}}$  value is then compared with the  $r_{\text{table}}$  value sig. 5% two-sided test of  $n = 30$ , then the  $r_{\text{table}}$  can be determined from  $df = n - 2 = 30 - 2 = 28$ ,  $r_{\text{table}}$  value of 28 is 0.361. Reliability test results for company image variables are declared reliable. The results of analysis contained in the Table 2, an Alpha value is 0.902,  $0.902 > 0.60$ , it can be concluded that the statements of company image are reliable.

Table 3. Customer Satisfaction Reliability Test

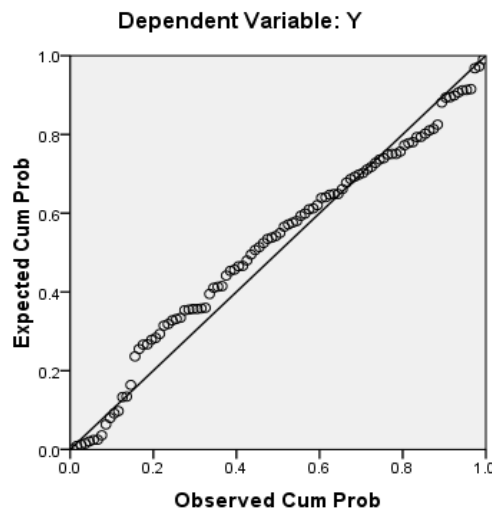
Reliability Statistics	
Cronbach's Alpha	N of Items
.902	5

Source: Data processed

#### 4.2. Classic Assumption Test

The data normality test is used to determine whether each research variable is normal or not. Can be from the normal probability plot which forms a straight line in its diagonal. If the data spreads around it shows a normal distribution pattern. If it is far from the diagonal line / histogram graph, it shows an abnormal distribution pattern. After the normality test is conducted, the graph output is obtained as in the picture below:

Normal P-P Plot of Regression Standardized Residual



Source: Data processed

Figure 3. Normal P-P Graph Plot f Regression Standardized Residual

In accordance with the chat display image above, it can be seen that the P-Plot image shows that the points follow and approach the diagonal line, so it can be concluded that the regression model fulfils the assumption of normality. Multicollinearity is a condition where two or more independent variables in the regression model have a perfect or near perfect linear relationship. A good regression model requires the absence of multicollinearity problems. The impacts caused by the presence of multicollinearity include: (a) the standard error value for each coefficient is high, resulting in a low t-statistic; (b) standard error of estimate will be higher with the increase of independent variables; (c) the effect of each independent variable is difficult to detect. To detect the presence or absence of multicollinearity problems, researchers can look at the Tolerance and VIF values. The smaller the Tolerance value and the greater the VIF, the closer the multicollinearity problem occurs. In most researches, it is stated that if Tolerance is more than 0.1 and VIF is less than 10, there is no multicollinearity problem. After testing, the output is obtained as in the table below:

Table 4. Multicollinearity Test

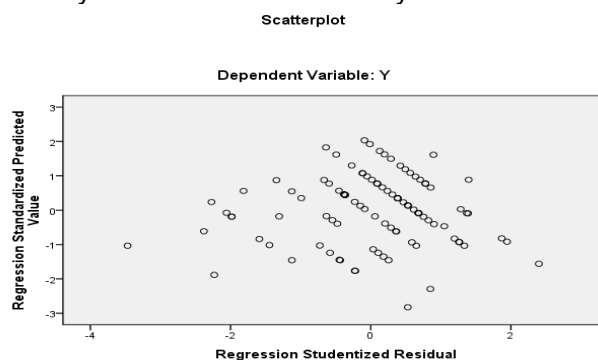
		Coefficients <sup>a</sup>					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	2.167	2.212		.980	.330		
	Service Quality	.104	.039	.258	2.703	.008	.766	1.305
	Company Image	.214	.052	.394	4.120	.000	.766	1.305

		Coefficients <sup>a</sup>					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	2.167	2.212		.980	.330		
	Service Quality	.104	.039	.258	2.703	.008	.766	1.305
	Company Image	.214	.052	.394	4.120	.000	.766	1.305

a. Dependent Variable: Y  
Source: Data processed

Table 4 shows the tolerance value for each variable, the Service Quality variable is 0.766 with a VIF value of 1.305. The Company Image variable is 0.766 with a VIF value of 1.305. In accordance with the guidelines for the multicollinearity test, the tolerance value > 0.1 and the VIF value < 10, it can be seen that there is no correlation between the Service Quality variables, and Company Image does not occur multicollinearity in this regression model. Thus, the analysis model does not occur autocorrelation disorder or it can be stated that in this regression model there is no correlation between confounding errors in period t and confounding errors.

The heteroscedasticity test purposes to test whether in the regression model there is an unequal variance from the residuals of one observation to another. If the variance of the residuals of one observation to another observation is constant, it is called homoscedasticity and if it is different, it will be called heteroscedasticity. To detect the presence of heteroscedasticity problems, it is done by looking at the plot graph between the predicted value of the dependent variable (ZPRED) and its residuals (ZRESID). If the plot forms a certain pattern (wavy, widening, then narrowing) it indicates heteroscedasticity has occurred. If there is no particular pattern and the plot points spread above and below zero on the Y-axis, it can be concluded that there is no heteroscedasticity problem. A good regression model is a plot that indicates homoscedasticity or no heteroscedasticity.



Source: Data processed

Figure 4. Heteroscedasticity Test

In the picture above, it shows that there are no certain regular patterns such as wavy, widened, etc. In accordance with the heteroscedasticity test guidelines, then in this research there is no heteroscedasticity or called homoscedasticity. This is evidenced by the plot graph above which does not form a certain regular pattern so that this research is worthy of further testing.

The linearity test purposes to test whether the relationship between two variables is linear. The linearity calculation is used to determine whether the independent variable data predictor is linearly related or not to the dependent variable. The linearity test was conducted using variance analysis of the regression line. The results of the linearity test are in the table below:



Table 6. Linearity Test

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Customer Satisfaction * Service Quality, Company Image	Between Groups	(Combined)	63.647	26	2.448	2.771	.000
		Linearity	39.641	1	39.641	44.880	.000
		Deviation from Linearity	24.006	25	.960	1.087	.373
	Within Groups		82.145	93	.883		
	Total		145.792	119			

Source: Data processed

In accordance with the table above, it can be seen that Service Quality and Company Image on Customer Satisfaction have a significance value of 0.373, which is greater than the sig value. 0.05 so it can be concluded that the linearity test conditions are met.

#### 4.3. Multiple Linear Regression

Multiple linear regression analysis is an analytical method used to determine the predictive accuracy of the effect that occurs between the independent variables on the dependent variable. The results of multiple linear regression tests can be seen in the table 7:

Table 7  
Multiple Linear Regression Test

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.167	2.212		.980	.330		
	Service Quality	.104	.039	.258	2.703	.008	.766	1.305
	Company Image	.214	.052	.394	4.120	.000	.766	1.305

a. Dependent Variable: Customer Satisfaction  
Source: Data processed

The result of multiple regression equation is obtained as follows:

$$Y = 2.167 + 0.104X_1 + 0.214X_2 + e$$

The value of 0.104 is the regression coefficient value for the Service Quality variable, so  $b_1 = 0.104$ , which means that every increase of 1 (one) unit of Service Quality will increase Customer Satisfaction by 0.104 units, provided that the other independent variables are constant or unchanged, meaning that the better the Service Quality, the more Customer Satisfaction will increase. The value of 0.214 is the regression coefficient value for the Company Image variable, so  $b_1 = 0.214$  which means that every increase of 1 (one) unit of Company Image will increase Customer Satisfaction by 0.214 units, provided that the other independent variables are constant or unchanged, meaning that the better the Company Image, the more Customer Satisfaction will increase. The constant value ( $\alpha$ ) is positive at 2.167, meaning that it can be stated that the contribution of variables outside the regression model studied in this research has a positive impact on Customer Satisfaction of 2.167 units and  $e$  is a confounding variable.

#### 4.4. Correlation Test

The correlation test purposes to determine the degree of relationship between Service Quality and Company Image on Customer Satisfaction. The following is a table of correlation coefficient values:

Table 8. Correlation Coefficient Value

Correlation Interval	Category
0.00-0.199	Very Low
0.20-0.399	Low
0.40-0.599	Fair
0.60-0.799	Strong
0.80-1.00	Very Strong

Source: Sugiyono, 2016.

After testing, the results are shown in the table below:

Table 9. Correlation Coefficient Test

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.629 <sup>a</sup>	.396	.386	8.68	2.965

a. Predictors: (Constant), Company Image, Service Quality

b. Dependent Variable: Customer Satisfaction

Source: SPSS Processing

From the research results it is known that the correlation obtained a value of 0.629 is included in the category of strong and positive relationships. This means that the degree of relationship between Service Quality and Company Image on Customer Satisfaction shows a strong relationship, where if Service Quality and Company Image increase, Customer Satisfaction also increases, and if there is a change in Service Quality and Company Image, it will have an impact on Customer Satisfaction.

#### 4.5. Hypothesis Test

Partial regression testing (t test) is useful for testing the effect of independent variables partially on the dependent variable. To determine whether there is an effect of the independent variable on the dependent variable, it can be seen by comparing the probability value (p-value) of the variable with the significance level used of 0.05. if the p-value is smaller than 0.05, it can be said that the independent variable partially has a significant effect on the dependent variable. Then compare the  $t_{count}$  value with the  $t_{table}$  value. With a sample of 120 respondents, the calculation is  $df = n - k$ , namely  $df = 120 - 2 = 118$ , then in the  $t_{table}$  the known value is 1.980 with a significance level of 0.005. The following are the partial t test results:

##### 4.5.1 The Effect of Service Quality on Customer Satisfaction

Table 10. Service Quality T-Test on Customer Satisfaction

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.167	2.212		.980	.330
	Service Quality	.104	.039	.258	2.703	.008
	Company Image	.214	.052	.394	4.120	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS Processing

The sig value for the effect of Service Quality on Customer Satisfaction is 0.008 < 0.05, and the  $t_{count} > t_{table}$  value is  $2.703 > 1.980$ . The Service Quality has a significant effect on Customer Satisfaction. The Effect of Company Image on Customer Satisfaction.

Table 11. Company Image T-Test on Customer Satisfaction

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.167	2.212		.980	.330
	Service Quality	.104	.039	.258	2.703	.008
	Company Image	.214	.052	.394	4.120	.000

a. Dependent Variable: Customer Satisfaction  
Source: SPSS Processing

The sig value for the effect of Company Image (X2) on Customer Satisfaction (Y) is 0.000 < 0.05, and the  $t_{count} > t_{table}$  value is  $4.120 > 1.980$ . The Company Image (X2) has a significant effect on Customer Satisfaction.

#### 4.5.2 The Effect of Service Quality and Company Image on Customer Satisfaction (F-Test)

The F test purposes to determine how far the effect of the independent variables simultaneously on the dependent variable. After getting the  $F_{count}$  value, it is then compared with the  $F_{table}$  value with a significance level of 0.05 or 5%, with the criteria  $H_0$  rejected if  $F_{count} < F_{table}$  and  $H_a$  accepted if  $F_{count} > F_{table}$ . The hypothesis design in this research is as follows:

$H_0: \beta = 0$  there is no effect between Service Quality and Company Image variables on Customer Satisfaction

$H_a: \beta \neq 0$  there is no effect between Service Quality and Company Image variables on Customer Satisfaction

It is previously known that the number of respondents in this research were 120 respondents, so the calculation method is  $df = n - k - 1$ , namely  $df = 120 - 2 - 1 = 117$ . From the results of these calculations,  $F_{tabel}$  is obtained at 3.07 with a significance level ( $\alpha$ ) of 0.05. The following are the results of the F test:

Table 12. Service Quality and Company Image on Customer Satisfaction (F-Test)

		ANOVA <sup>b</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.427	2	49.714	22.880	.000 <sup>a</sup>
	Residual	210.763	97	2.173		
	Total	310.190	99			

a. Predictors: (Constant), Company Image, Service Quality

b. Dependent Variable: Customer Satisfaction

Source: SPSS Processing

In accordance with testing the effect of Service Quality and Company Image variables on Customer Satisfaction using the F test, the  $F_{count}$  value is  $22.880 > 3.07$  with a significance of 0.000 < 0.05, it can be stated that this hypothesis ( $H_a$ ) is accepted. From this explanation, it shows that simultaneously the independent variables of this research, namely Service Quality (X1) and Company Image (X2), have a significant effect on the dependent variable Customer Satisfaction (Y).

#### 4.5.3 Coefficient of Determination

The coefficient of determination test purposes to determine the extent to which variable variants effect and how much the contribution of Service Quality and Company Image to Customer Satisfaction is calculated on the coefficient. After testing, the following results were obtained:

Table 13. Coefficient of Determination Test

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.629 <sup>a</sup>	.396	.386	8.68	2.965

a. Predictors: (Constant), Company Image, Service Quality

b. Dependent Variable: Customer Satisfaction

Source: SPSS Processing

The percentage of the effect of Service Quality and Company Image variables together on Customer Satisfaction obtained an Adjusted R Square value of 0.386 or 38.6%. This shows that the percentage contribution of the effect of the independent variables, namely Service Quality and Company Image, together has a positive effect of 38.6%, while the remaining 61.4% (100%-38.6%) is effected by other variables that are not researched.

## 5. CONCLUSIONS AND SUGGESTIONS

### 5.1. Conclusion

In accordance with the data obtained and the results of the analysis that has been conducted, conclusions can be drawn regarding the effect of Service Quality and Company Image on Customer Satisfaction of Bank Mega Depok Branch Office, namely: (a) service quality has a significant effect on customer satisfaction, so that the services provided by Bank Mega Depok Branch Office related to products, services, people, processes, and environment are able to meet or exceed customer expectations. The better service quality provided by Bank Mega Depok Branch Office, the higher the customer satisfaction. (b) company image has a significant effect on customer satisfaction therefore company image of Bank Mega Depok Branch Office is seen as an overall cognitive and effective perception that can affect the level of customer satisfaction. The better the image provided by Bank Mega Depok Branch Office, the better customer satisfaction. (c) service quality and company image have a significant effect on the dependent variable customer satisfaction. The better service quality provided by Bank Mega Depok Branch Office and supported by a good company image, the better customer satisfaction.

### 5.2. Suggestions

In accordance with the above conclusions, the suggestions from this research are as follows: (a) for Bank Mega Depok Branch, in accordance with the results of this research where Service Quality and Company Image have a significant effect on Customer Satisfaction. So, it is expected for Bank Mega Depok Branch to further improve service quality and Company Image to be more qualified so that it can increase Customer Satisfaction. (b) for Further Research, further researchers to be able to add other variables that effect the measurement of service quality and company image. In addition, it can add the number of samples, so that the scope of research is even wider.

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